

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

SHANDA K. WELSH

Debtor(s)

Case No. 19-23468GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/31/2019.
- 2) The plan was confirmed on 10/24/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/12/2020, 03/16/2020, 05/09/2023, 08/07/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/13/2025.
- 6) Number of months from filing or conversion to last payment: 66.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$50,815.40.
- 10) Amount of unsecured claims discharged without full payment: \$9,763.44.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$231,737.75  
Less amount refunded to debtor \$1,753.41

**NET RECEIPTS: \$229,984.34**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,800.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$12,149.06  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$14,949.06**

Attorney fees paid and disclosed by debtor: \$1,200.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIRM	Unsecured	300.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	5,038.00	5,038.65	5,038.65	5,038.65	0.00
CITIBANK NA**	Unsecured	4,201.00	4,334.75	4,334.75	4,334.75	0.00
CITIZENS BANK NA**	Unsecured	5,972.88	5,632.56	5,632.56	5,632.56	0.00
DOLLAR BANK FSB**	Unsecured	21,258.00	21,589.77	21,589.77	21,589.77	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	0.00	260.98	260.98	260.98	0.00
KLARNA CREDIT	Unsecured	800.00	NA	NA	0.00	0.00
PA AMERICAN WATER CO FCU	Unsecured	1,224.44	NA	NA	0.00	0.00
PA AMERICAN WATER CO FCU	Unsecured	8,000.00	8,461.26	8,461.26	8,461.26	0.00
PA AMERICAN WATER CO FCU	Secured	38,070.93	37,048.17	37,048.17	37,048.17	4,983.10
PA AMERICAN WATER CO FCU	Secured	0.00	2,118.86	2,118.86	2,118.86	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	0.00	NA	NA	0.00	0.00
PINGORA LOAN SERVICING LLC	Secured	188,890.15	187,122.81	64,771.74	64,771.74	0.00
PINGORA LOAN SERVICING LLC	Secured	0.00	448.88	448.88	448.88	0.00
PNC BANK NA	Unsecured	7,567.00	7,567.81	7,567.81	7,567.81	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	8,276.00	8,524.27	8,524.27	8,524.27	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	20,397.00	20,485.84	20,485.84	20,485.84	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	12,840.00	12,840.31	12,840.31	12,840.31	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,414.00	4,280.50	4,280.50	4,280.50	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,864.00	1,905.54	1,905.54	1,905.54	0.00
RODNEY D SHEPHERD ESQ	Priority	NA	NA	1,920.29	1,920.29	0.00
RONDA J WINNECOUR PA ID #30399**	Priority	NA	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	27,549.00	27,551.23	914.11	914.11	0.00
US DEPARTMENT OF EDUCATION	Unsecured	5,562.00	5,543.43	179.65	179.65	0.00
US DEPARTMENT OF EDUCATION	Unsecured	9,818.00	9,725.04	315.16	315.16	0.00
US DEPARTMENT OF EDUCATION	Unsecured	33,887.00	42,922.57	1,413.08	1,413.08	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	7,439.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$64,771.74	\$64,771.74	\$0.00
Mortgage Arrearage	\$448.88	\$448.88	\$0.00
Debt Secured by Vehicle	\$39,167.03	\$39,167.03	\$4,983.10
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$104,387.65</b>	<b>\$104,387.65</b>	<b>\$4,983.10</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,920.29	\$1,920.29	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,920.29</b>	<b>\$1,920.29</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$103,744.24</b>	<b>\$103,744.24</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$14,949.06</u>
Disbursements to Creditors	<u>\$215,035.28</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$229,984.34</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/13/2025

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.